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) Confirmation No.: 9063
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) Group Art Unit: 3694
)
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Serial No.: 09/993, 992

Filed: November 14, 2001

Title: METHODS AND APPARATUS
FOR AUTOMATICALLY
EXCHANGING CREDIT
INFORMATION

RESPONSE TO FINAL OFFICE ACTION DATED NOVEMBER 13, 2007

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This paper is in response to the Final Office Action dated November 13, 2007. Applicants respectfully request the examiner to reconsider the rejections of the claims in view of the comments set forth below.

Amendments to the claims are shown in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.